

IN THE CLAIMS:

Please amend independent Claim 78 and please add new Claims 103-111, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-60. (Canceled)

Claim 61. (Previously Presented) A transaction security apparatus, comprising:

a memory device, wherein the memory device stores a limitation regarding a use of a first communication device on a wireless communication device account or on a cellular communication device account in a transaction, wherein the limitation contains information regarding at least one of an amount of a transaction, a party or parties involved, and a time of allowed usage, wherein the limitation is transmitted from a second communication device associated with an individual account holder or from the first communication device, and further wherein the limitation is transmitted to a receiver on or over at least one of the Internet and the World Wide Web, wherein the receiver is associated with a web site,

wherein the limitation is automatically received by the receiver, and further wherein the limitation is automatically stored in the memory device; and

a processing device, wherein the processing device processes information regarding a use of the first communication device on the wireless communication device account or on the cellular communication device account in the transaction or an attempt to use the first communication device on the wireless communication device account or on the cellular communication device account in the transaction, wherein the processing device utilizes the limitation automatically stored in the memory device in processing the information regarding a use of the first communication device on the wireless communication device account or on the cellular communication device account in the transaction or an attempt to use the first communication device on the wireless communication device account or on the cellular communication device account in the transaction, and further wherein the processing device generates a signal containing information for allowing or disallowing the use of the first communication device on the wireless communication device account or on the cellular communication device account in the transaction or

the signal contains information for allowing or disallowing the transaction.

Claim 62. (Previously Presented) The apparatus of Claim 61, further comprising:

a transmitter, wherein the transmitter transmits a second signal to the second communication device or to a third communication device associated with the individual account holder, wherein the second signal contains information regarding the use of the first communication device on the wireless communication device account or on the cellular communication device account in the transaction or the attempt to use the first communication device on the wireless communication device account or on the cellular communication device account in the transaction, or the second signal contains information regarding the transaction.

Claim 63. (Previously Presented) The apparatus of Claim 62, wherein the apparatus receives a third signal from the second communication device or from the third communication device, wherein the third signal contains information for allowing or disallowing the use of the first communication device on the wireless communication device

account or on the cellular communication device account or for allowing or disallowing the transaction.

Claims 64-69. (Canceled)

Claim 70. (Previously Presented) The apparatus of Claim 61, wherein the second communication device is an interactive television.

Claims 71-77. (Canceled)

Claim 78. (Currently Amended) A transaction security apparatus, comprising:

a memory device, wherein the memory ~~device~~ device stores a limitation or restriction on a use of an account, wherein the account is a credit card account or a charge card account, wherein the limitation or restriction is transmitted from a communication device associated with an individual account holder, and further wherein the limitation or restriction is transmitted to a receiver on or over at least one of the Internet and the World Wide Web, wherein the limitation or restriction is automatically received by the

receiver, and further wherein the limitation or restriction is automatically stored in the memory device;

a processing device, wherein the processing device processes an authorization request for a transaction on the account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the authorization request, wherein the processing device generates a first signal containing information for authorizing or disallowing the transaction, and further wherein the processing device generates a second signal containing information regarding the transaction; and

a transmitter, wherein the transmitter transmits the second signal to the communication device or to a second communication device associated with the individual account holder, wherein the second signal is transmitted on or over at least one of the Internet and the World Wide Web to the communication device or to the second communication device.

Claim 79. (Previously Presented) The apparatus of Claim 78, wherein the account is a credit card account.

Claim 80. (Previously Presented) The apparatus of Claim 78, wherein the account is a charge card account.

Claims 81-84. (Canceled)

Claim 85. (Previously Presented) The apparatus of Claim 78, wherein the second signal is transmitted as, in, or via, an e-mail message.

Claim 86. (Previously Presented) The apparatus of Claim 78, wherein the second signal provides notification of the transaction.

Claim 87. (Previously Presented) The apparatus of Claim 78, wherein the apparatus authorizes the transaction.

Claim 88. (Previously Presented) The apparatus of Claim 78, wherein the apparatus disallows the transaction.

Claims 89-102. (Canceled)

Claim 103. (New) A transaction security apparatus,
comprising:

a memory device, wherein the memory device stores a limitation or restriction on a use of an account, wherein the account is a credit card account or a charge card account, wherein the limitation or restriction is transmitted from a communication device associated with an individual account holder, and further wherein the limitation or restriction is transmitted to a receiver on or over at least one of the Internet and the World Wide Web, wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device;

a processing device, wherein the processing device processes an authorization request for a transaction on the account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the authorization request, wherein the processing device generates a signal containing information for authorizing or disallowing the transaction, and further wherein the processing device generates a notification message containing information regarding the transaction; and

a transmitter, wherein the transmitter transmits the notification message to the communication device or to a second communication device associated with the individual account holder, wherein the notification message is transmitted on or over at least one of the Internet and the World Wide Web to the communication device or to the second communication device, and further wherein the notification message is transmitted as, in, or via, an e-mail message.

Claim 104. (New) The apparatus of Claim 103, wherein the account is a credit card account.

Claim 105. (New) The apparatus of Claim 103, wherein the account is a charge card account.

Claim 106. (New) The apparatus of Claim 103, wherein the notification message contains information for providing a notification of the transaction.

Claim 107. (New) The apparatus of Claim 103, wherein the apparatus authorizes the transaction.

Claim 108. (New) The apparatus of Claim 103, wherein the apparatus disallows the transaction.

Claim 109. (New) The apparatus of Claim 103, wherein the apparatus receives a second signal from the communication device, from the second communication device, or from a third communication device, wherein the second signal contains information for allowing or disallowing the transaction.

Claim 110. (New) The apparatus of Claim 103, wherein the communication device is an interactive television.

Claim 111. (New) The apparatus of Claim 103, wherein the communication device or the second communication device is a cellular telephone.